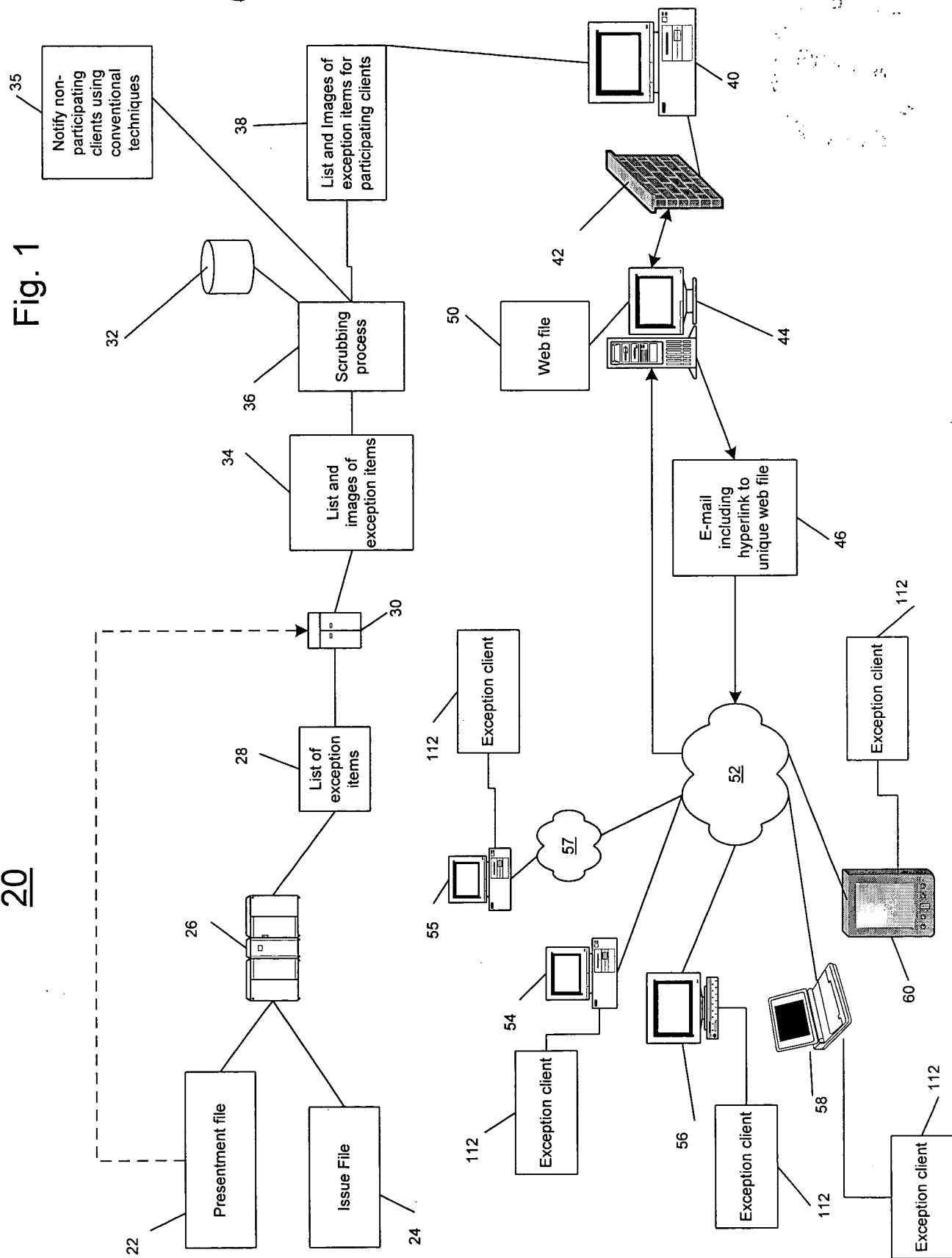


20

Fig. 1



## FIGURE 2

### Sample E-Mail Notification

Date: Tue, 21 Dec 2000 8:47:16 -0500  
From: jeff.winn@chase.com | Block address  
Subject: Positive Pay Notification  
To: agkeene@yahoo.com

#### ---IMPORTANT DELIVERY-----

47 { You have received an important delivery from Jennifer Chen.  
Please pick up the package at the following Web address:

48 <https://chase.com/post1234>

The package will expire on Tuesday, December 21, 2000 at 4:00:00.

#### HOW TO PICK UP YOUR PACKAGE:

- \* If the Web address above is highlighted, click on it to open a browser window. You will automatically be taken to the package.
- \* If the Web address above is not highlighted, follow these steps:
  - Open a Web browser window.
  - Copy and paste the entire Web address into the "location" or "address" bar of the browser.
  - Press enter.

46  
Once you arrive at the Web page, you can access the enclosed file(s) and/or private message.

708790"76760360

**FIGURE 3**

*Sample Web File*

FILE EDIT VIEW GO COMMUNISLOT HELP

Back Forward Home Search Address Bar Security Site

Chase THE RIGHT RELATIONSHIP IS EVERYTHING.®

Chase.com Home | Privacy Policy

Exception Items				
62 Account	64 Check Number	66 Amount	68 Image File	70 Decision
06300019999	123456	\$158.44	test1.tif	Pay Return
06300019999	234567	\$10,513.26	test2.tif	Pay Return
06300019999	345678	\$231.57	test3.tif	Pay Return
06300019999	456789	\$1,199.99	test4.tif	Pay Return
06300019999	567891	\$78,122.48	test5.tif	Pay Return
06300019999	678912	\$10.66	test6.tif	Pay Return

74 -

76 -

78 -

79

Refer to Maker  
Duplicate Item  
Check Stopped  
Stale Date  
Suspect Item

50

Fig. 3

Payor Name \_\_\_\_\_

Pay to the order of \_\_\_\_\_ \$ \_\_\_\_\_

Bank Name \_\_\_\_\_

Memo \_\_\_\_\_

Signature \_\_\_\_\_

ENDORSEMENT

Pay

Return

Return to inbox

Fig. 4